### Case 17-17761-mdc Doc 19 Filed 12/22/17 Entered 12/23/17 01:09:02 Desc Imaged

Certificate of Notice Page 1 of 3 States Bankruptčy Eastern District of Pennsylvania

In re: Dorothy Connolly Mraz Debtor

District/off: 0313-2

Case No. 17-17761-mdc Chapter 13

#### CERTIFICATE OF NOTICE

Page 1 of 1 Date Rcvd: Dec 20, 2017 Form ID: 309I Total Noticed: 19

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Dec 22, 2017. 9 Woodchuck Way, db +Dorothy Connolly Mraz, Kennett Square, PA 19348-2353 cial, 7340 S. Kyrene Road, Tempe, AZ 85283-4573

9 Woodchuck Way, Kennett Square, PA 19348-2353

p, 701 Market Street, Suite 500, Philadelphia, PA 19106-1538 14014739 +Ditech Financial, 14014740 +Fred Mraz, 14014742 +KML Law Group, 14014741 +Klehr Harrison Harvey Branzburg, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945 14014746 +Nina Smith, 1519 North Rodney Street, Wilmington, DE 19806-3007 +Robert Lohr, Esq., 1246 West Chester Pike, Suite 312, +Volkswagen Credit, PO Box 9013, Addison, TX 75001-9013 14014748 West Chester, PA 19382-5683 14014749 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: mgdeegan@comcast.net Dec 21 2017 01:42:16 MICHAEL G. DEEGAN, 134 W. King Street, Malvern, PA 19355 +E-mail/Text: bncnotice@ph13trustee.com Dec 21 2017 01:44:55 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: bankruptcy@phila.gov Dec 21 2017 01:44:04 City of Philadelphia, smq City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 21 2017 01:43:58 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 21 2017 01:43:34 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 E-mail/Text: camanagement@mtb.com Dec 21 2017 01:42:44 14014743 M&T Bank. One Fountain Plaza. Buffalo, NY 14203 14014745 E-mail/Text: camanagement@mtb.com Dec 21 2017 01:42:44 M&T Bank, PO Box 1288, Buffalo, NY 14240 E-mail/Text: camanagement@mtb.com Dec 21 2017 01:42:44 14014744 M&T Bank, PO Box 1345, Buffalo, NY 14240 14016412 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:42:55 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:42:55 14014747 Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0001 E-mail/Text: vci.bkcy@vwcredit.com Dec 21 2017 01:43:43 14014750 Volkswagen Credit, PO Box 3, Hillsboro, OR 97123-0003 TOTAL: 11 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, smg' Harrisburg, PA 17128-0946 TOTALS: 0, \* 1, ## 0

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: dlv

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below: MICHAEL G. DEEGAN on behalf of Debtor Dorothy Connolly Mraz mgdeegan@comcast.net

REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

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Information to identify the case:					
Debtor 1 Dorothy Connolly Mraz		Social Security number or ITIN xxx-xx-0132			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court		Date case filed for chapter 13 11/15/17			
Case number: 17–17761-mdc					

# Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Dorothy Connolly Mraz	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	9 Woodchuck Way Kennett Square, PA 19348	
4.	<b>Debtor's attorney</b> Name and address	MICHAEL G. DEEGAN 134 W. King Street Malvern, PA 19355	Contact phone 610 251 9160 Email: mgdeegan@comcast.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 12/20/17

For more information, see page 2

Debtor Dorothy Connolly Mraz

Case number 17–17761–mdc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 17, 2018 at 10:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 3/18/18
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 4/17/18
		Deadline for governmental units to file a proof claim:	of Filing deadline: 5/14/18
Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's of the statement describing a proof of claim by the deadline, you might not a proof of claim even if your claim is listed in the schedules that the secured creditors retain rights in their collateral regardless of the claim submits the creditor to the jurisdiction of the bankruptcy of the statement of		not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 2/22/18 at 9:30 A Philadelphia, PA 19107	ne trustee of 125.00 per month for 60 months. The .M Location:Courtroom #2 – 900 Market Street,
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to ad according to a plan. A plan is not effective unless the court confirms it. You may object to conf plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmat debtor will remain in possession of the property and may continue to operate the business, if a court orders otherwise.		confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The	
12	. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	oter 7. Debtors must file a list of property claimed as ffice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	harge of debts, which may include all or part of a debts will not be discharged until all payments tors may never try to collect the debt from the but want to have a particular debt excepted from a file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office